

## WHAT ARE THE STRONG POINTS OF A BANK?

By J. M. ROBISON, President  
First National Bank of Barbourville, Kentucky.

We are often asked the question by persons not engaged in the Banking business as to how they may know whether or not a bank is a strong, safe, bank. This question often occurred to us before we were connected with the banking business.

Every person, whether rich or poor, who makes a deposit in a bank wants to feel sure that he is putting his money in a strong, and safe institution, and in a place where he can get his money at any time he may desire. He feels that it is not safe to keep his money on his person or about his house and puts it into the bank for protection and safety. Now how may he know that the bank of his selection is a safe place for his money?

Every citizen of the community is interested in the banks of the community being perfectly safe. While the stock of a bank is held and owned by private individuals, a banking institution is in the nature of a public institution. A bank cannot fail without doing incalculable injury, not only to its stockholders and depositors, but to the whole community. It therefore stands every citizen of a community in hand to help make the banks safe.

Nearly all nations that have fallen in the centuries past and gone, have been destroyed by internal foes, and not by enemy nations. This is true of banks. The failure of most banks is due to their inside workings and management and not to outside influences. We would therefore say that the first and strongest points in favor of the safety of a bank is to have sober, experienced and careful men at the head of it, and men who have made a success of their own private affairs. Men who are living within their income and getting ahead in the world.

Second:—One of the most fruitful sources for the failure of banks from our observation in the past has been the "overdraft". What we call "overdraft", is for a bank to pay a check drawn on it by a person who has not money in the bank to meet it. For instance Mr. Brown has no money in the bank, he gives checks on the bank, and the bank pays these checks. There is no money in any bank and no fund in any bank with which to pay an "overdraft." When a bank pays an overdraft it must pay it out of the other depositor's money. Anyone can see that is not fair. If Mr. Brown has no money in the bank in the first place he should not give checks on the bank, and if he does give checks and if he does give checks it is not fair to Mr. Jones and other persons who do have money in the bank, for the bank to pay Mr. Brown's checks out of Mr. Jones, and other depositor's money. If you have ten thousand dollars in the bank, it is your money, and the bank should be managed so that you can get your money at any time, and so that no other person can get any part of your money. You can readily see how a bank can fail by paying out money to people when they do not have money in the bank. The overdraft has caused so many banks to fail that the largest as well as the smallest well managed banks of the United States have entirely eliminated the overdraft, and the United States Government which has supervision of all National Banks, recognize the great danger in the "overdraft" and about two years ago the Treasury Department ordered all National Banks of the United States to cut out the "overdraft", and any National Bank that now pays an overdraft does so in direct violation of the orders of the Treasury department and the laws of the United States. The United States Courts have held that the payment of an overdraft by a bank is a misapplication of the funds of a bank.

You can readily see this. You know that the fellow who has no money in the bank has no right to have his checks paid out of money which you have deposited in the bank. The First National Bank of Barbourville will do all it possibly can to accommodate its friends and customers, and to aid the legitimate business and enterprises of the community, but it has eliminated the "overdraft." Its management desires to operate the First National Bank within the law, and so as to remove any element of danger to its depositors and make it perfectly safe, so that every man who has a dollar in the Bank, can get his dollar or dollars, at any time he wants them, and so that the fellow who has no money in the bank cannot get the money out of the other fellow's. Any careful banker will advise you that the overdraft is an element of danger in the bank, and that for a bank to eliminate the overdraft argues strongly for its safety, and it is one of the strongest points by which you can determine that a bank is safe. We have not eliminated the overdraft because we desire to be harsh to any of our customers or friends. Often good men overcheck by mistake. By the new posting machine installed by this bank, any person can at any time learn the amount of the balance that he has in the bank. Many other banks have adopted the same system. If it were for the best interest of the community and the bank to pay overdrafts, we would do so, but we know that it is a violation of law, and not to the best interest of the community, or the bank to do this. We have in the past so managed the First National Bank that every man who has had a dollar in the bank whether in good times or hard times could get his money at any time he wanted it, and we expect to maintain this policy in the future. You can rest assured that no person other than yourself, can check out or draw out the money you have intrusted with us.

There are some several other points to be considered, in determining the safety of a banking institution, and these we will take up and discuss in next week's issue of the Mountain Advertiser.

### HON. M. G. HIGNITE

#### To the Voters of Knox County:

I am being encouraged by a good many people to enter the race for County Attorney, most of you know me and are acquainted with my private and public life. If I enter this race, I will do so at a sacrifice financially as I am making more money than the County Attorney's office will pay, but when I realize that Knox County is now in debt about a quarter of a million dollars, I am aroused to a deep feeling of duty and responsibility. These debts must be paid. The credit and good name of the county must be sustained. You can't guess off your next set of officers, neither can you afford to select any man to give him honor or to provide his bread. If these debts are ever paid, you will have to think seriously, decide slowly and be sure you act wisely in selecting your county officers. It will take the best men you can get, they will have to put forth their best efforts, and still the county will be loaded to its capacity. The County Attorneys office is very important. If you think I am the man, you can let me know. There is plenty of time to consider.

Very respectfully,  
G. HIGNITE.

#### To The Citizens of Knox County.

The announcement of my candidacy for the Republican nomination for the office of County Attorney, which appeared in the Mountain Advocate of the 22nd of December 1916, was the result of encouragement of solicitation from a great many citizens of the county and from my own desire, for opportunity, to render service to the people of the county. I am not unmindful of the responsibilities devolving upon the head of this office. This is the most important of any office, only to the people in general, taxpayers, in particular. Socially, will it be so, for which your next Attorney will be elected. The County Attorney must be a representative and for all law abiding citizens of the county, in criminal cases. He must be adviser of all the officers of the county, that official duty is performed by county officers required to be at all meetings of the and vigilantly guard the taxpayers in all that court and see that all the reforms are al-



READ P. BLACK

#### To the Republicans of Knox County:

I am a candidate for the office of Sheriff subject to the will of the people as expressed through the Republican Primary next Aug. 4, 1917.

Since early boyhood it has been my ambition to fill the office of Sheriff of my county, and this opportunity for my friends to thus honor me will be given them before the next regular county primary election for Republican nominations for county offices.

The only speech that I have to make is that I stand upon my public record as an official and my private record as a friend to man, and whether in office or out of office I shall ever be found ready to help those who need help, to comfort those who need comfort. Nominate and elect me Sheriff and you will never have just cause to regret it.

READ P. BLACK.

#### Notice For Bids Road Building

By order of the Knox County Fiscal Court of December 16th, 1916, bids will be received, opened and considered, on January 6th, 1917, for the grading earth crowned roads only, from the fork of road near cemetery to the river bridge above Artemus, Ky.; from the fork of road at old Flat Lick, to the mouth of Road Fork of Stinking Creek; from the corporate limits of Barbourville, Ky. to the mouth of Helton Fork on Indian Creek, about fifteen miles in all.

Certified checks of \$400 must accompany bids as pledge of good faith of bidder.

Read P. Black, Clerk, K. C. C. 12-29-3t. Barbourville, Ky.

#### Efficiency In Campaign Management

Prestimably, and in reality, members of the national committee are selected because they are recognized as men of demonstrated party loyalty and political judgment. At their head they need and should have a man of not only deep seated convictions upon party principles but of such general executive ability and political experience as will assure his success as a campaign manager. In the selection of a chairman, there can be no more competent authority than the committeemen themselves. It is to be hoped that hereafter they will perform that duty and relieve the country of the consequences of bad campaign management.

H. B. CLARK, Cashier

W. R. LAY, Acting President

## THE NATIONAL BANK OF JOHN A. BLACK.

### "A Roll of Honor Bank"

Capital and Surplus More Than \$65,000.00

Cash Reserve, \$120,144.34

Stockholders Worth More Than \$2,500,000.00

A checking account with this institution gives you a standing in your community.

A saving account with it earns money for you while you sleep.

Safety Boxes for rent at \$1.50 per year.

3% Interest Paid On Time Deposits.

# THE MOUNTAIN ADVOCATE

PUBLISHED EVERY FRIDAY AT  
BARBOURVILLE, KENTUCKY

The Official Organ of the Republican  
Party in Knox County.

W. H. McDONALD, EDITOR  
V. C. McDONALD, ASSOC. EDITOR

Entered as Second-Class  
1904 at the Postoffice  
Ky., under Act of Congress  
ter February  
Barbourville,  
March 8, 1917

THIS PAPER IS REPLIED TO BY THE  
AMERICAN PRESS  
ASSOCIATION

GENERAL OFFICES  
NEW YORK AND CHICAGO  
Branches in All the Principal Cities

## Misunderstood.

There are many people who do not thoroughly understand the manner in which a newspaper is run, and where and how it derives its revenue, and in order to make it certain and plain, we want to state that a newspaper charges for everything that it says about any man who is a candidate for any office. The Advocate does not take up the fight between any two candidates, but publishes for the benefit of the candidates and the readers of the paper. The Advocate is not now, nor will it take any side or part in the fight, for, or against any man for any office. The people are the support of the paper and it will without favor or affection publish anything anyone desires to put in, provided it is paid for and is not obscene or scurrilous.

The editor and every employee of the Advocate will no doubt vote for someone to date for every office, that is a personal privilege and all men take that, but we are not going to refuse any man or are we going to take up a personal fight for or against any man in this political game. The law makes it plain our duty, as well as our own conscience, and we shall treat all alike. If you have something good you want to say we will be glad to have it as a news matter, but political matter is all charged for. So take due notice and be governed accordingly.

## To the Voters of Knox County:

It has come to me from some of my friends that I am going the rounds that I am off the track and out of the race for the nomination for Sheriff of Knox County.

I do not know who was the starter of this yarn, but I want to say to you that it is absolutely incorrect. When I at the request of my friends made up my mind to enter this race, I entered it with no other idea than to run to the final finish, looking back to see just how far my opponents would be behind me. I have been busy ever since I announced, and I want to say that no man ever had better encouragement, and I am sure of election, and why should I not go on and serve my people as sheriff.

I wish to ask you not to pay one bit of attention to such stories as these, for I am in the race to win. I was the first to announce and I will be the last to withdraw from the race. Thanking you in advance for your support, I am

Very truly yours,  
JOHN H. LAWSON.

## For Superintendent

In the last issue we had the announcement of Mrs. Sarah E. Hughes as a candidate for the Republican nomination for Superintendent of Schools of Knox County subject to the action of the Republicans at the primary to be held August 4th, 1917.

Mrs. Hughes has almost grown up in the school room, having begun teaching when but 14 years of age. She is well known to every teacher in the County, she having attended all of the County Institutes for many years. She is

the daughter of Mr. N. B. Jones, who was raised on Little Richland Creek, and the wife of Hon. John W. Hughes, who also is a teacher, and a very enthusiastic, Republican, and was for some time Chairman of the Republican County Committee. Mrs. Hughes, is also a Republican, having never voted but one time and then voted for the Republican nominee.

Mrs. Hughes is a real live wire when it comes to doing things, she is a leader in the Baptist church, and a member of the Civic League, she is past President of the Rebeccas of the State of Kentucky, and at present Worthy Matron of the Eastern Star, a branch of the Masonic order.

She is a campaigner; a fine speaker, and meets the rich and poor alike. We have no hesitancy to say that she is well qualified in every way for this the most important office in the county.

## For Sheriff.

In this issue will be found the announcement of Hon. Read P. Black, for the Republican nomination for the office of Sheriff of Knox County.

We cannot in our feeble use of the English language, begin to convey to you the many good traits of this philanthropic gentleman.

He was educated in Union College, and while he was brought up in the city, he has always east his lot with the plain country people who he has always loved best, and who have always shown by their acts that they love him. He was reared by a man who was considered wealthy, and had he been like thousands of others, he would have had that haughty spirit, that is so wont by the boys who are reared in the city or town, to the contrary, he has never been known to pass by the humblest without an exchange of kind words and deeds.

When the Spanish war broke out and President McKinley called for young men to come to the colors of his country, Read P. Black was one of the first to respond and after peace had been declared he returned to his old friends the same Read Black that he was before he went to war with the rank of a Lieutenant.

When the Taylor-Gobel trouble came on in Kentucky, he went to Frankfort with his company and was promoted from the rank of a Lieutenant, to that of Captain, returning he again hung the old sword in its place where it hangs today, only waiting until its owner shall hear the call of his country to come to its defense. Mr. Black is a Christian gentleman, a devout member of the church, and a member of many of the leading secret societies.

He has never permitted the beggar to leave his place unfed or unattended; nor has the contribution box ever passed him when he did not respond liberally. He comes to you not claiming credit for that which he has done, because he believes it to be a duty, and he looks upon it as a pleasant duty to help those who may need his assistance. He enters the race with full confidence that the people will stand by him in this race, and that his highest ideal from his earliest childhood will become a reality in being nominated and elected to the high and honorable position he now seeks at the hands of his fellowcitizens.

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In this issue we present the name of George W. Hammons, of Girdler, as a candidate for the Republican nomination for the office of sheriff of Knox County. Mr. Hammons is well known all over the county, having served a term as assessor of the county, which he filled with much credit; has been in the cattle business and has met many business men all over the county in a business way.

George is a good citizen of the

county, making his home headquarters for all who may be hungry, tired, or thirsty and is always willing for those who may choose to do so, share his hospitality.

We predict that George, as he is generally known by his acquaintance, will make things lively for the boys who may enter the race. He promises, if elected, to make a good and efficient officer, without partiality or special favor, to any.

## HENRY-STANFILL

One of the prettiest Christmas weddings in Maryville was that of Miss Lavona Henry and Mr. John L. Stanfill, of Coalwood, W. Va., which was solemnized in the presence of the immediate family and only the close friends of the bride at the home of Mr. and Mrs. J. H. Henry, the parents of the bride, on Christmas day at 5:30 p. m. The home was thrown open and artistically decorated in holly, garlands, laurothaea, mistletoe and Killarney roses. The bride was charming indeed in a dress of brown charmeuse with gold trimmings, shoes and a large picture hat to match. Her only attendant was Miss Nell Howard.

At the appointed hour the bridal party descended the broad staircase to the strains of Lohengrin's wedding march played by Miss Adah Howard. The party was met at the foot of the stairs under a double archway of mistletoe by Rev. J. Allen Smith, pastor of the Baptist church of this place, who used the impressive ringing ceremony. Immediately after the ceremony a five-course dinner was served after which the party motored to Knoxville.

Mrs. Stanfill is the oldest daughter of Mr. and Mrs. J. H. Henry and is one of Maryville's most popular young ladies, as well as being quite a talented musician, having been a music teacher before going to Coalwood where she held the position as domestic science and music teacher in the new high school.

Mr. Stanfill is the second son of Mr. and Mrs. J. F. Stanfill, of Barbourville, Ky., a former student of Kentucky State and is now holding a responsible position in the offices of Geo. L. Carter in the coal fields at Coalwood, where he will take his bride to reside after visiting relatives in Cincinnati and Kentucky.

Maryville regrets exceedingly that Mrs. Stanfill's marriage takes her away but the good wishes of her many friends go with her to her new home.

Handsome engraved cards announcing the Henry-Stanfill wedding will shortly be issued to the friends of the happy couple.

-Knoxville Sentinel.

## "Cured"

Mrs. Jay McGee, of Stephenville, Texas, writes: "For nine (9) years, I suffered with womanly trouble. I had terrible headaches, and pains in my back, etc. It seemed as if I would die, I suffered so. At last, I decided to try Cardui, the woman's tonic, and it helped me right away. The full treatment not only helped me, but it cured me."

## TAKE

# Cardui

The Woman's Tonic

Cardui helps women in time of greatest need, because it contains ingredients which act specifically, yet gently, on the weakened womanly organs. So, if you feel discouraged, blue, out-of-sorts, unable to do your household work, on account of your condition, stop worrying and give Cardui a trial. It has helped thousands of women,--why not you? Try Cardui.

E-71

## Thanks.

We, the recipients of the kindness of T. W. Minton and Son, wish to express in high measure, our appreciation to them, through the columns of the Advocate, for the wagon load of fine "Christmas turkeys" presented individually and collectively to their force of mill hands.

Such universal kindness and forethought is unsurpassed here and deserves to be highly commended and ever remembered greatly.

To the Advocate readers, let us say,

And to the Minton Firm, by the way

The hickory boys are never "shirky"

When the day is Xmas and the feast is turkey.

With kind wishes for a happy Christmas and a prosperous New Year, we are

Most cordially,

The Employees, en-Masse.  
Dec. 25, 1916.

## Possible Fatal Shooting In Clay County.

News reached this city yesterday of the possible fatal shooting of Deputy Sheriff Geo. Hall, of Clay Co., by bushwhackers down on Laurel Creek, some five miles below Manchester.

It is thought the victim will die as a result of his wounds, two of which were inflicted by a Winchester rifle it is believed, one bullet lodging in the groin and one passing through one arm.

No definite evidence of the bushwhackers, for it is believed there were more than one, has reached us as we go to press but Sheriff Roach, we learn, had found the position in the woods overlooking the highway from which his Deputy was shot, as indicated by broken brush and footprints, and had hastened to Middlesboro for the blood hounds to try and pick up the trail. A rumor was afloat to-day that later Sheriff Roach had also been shot, but it lacked confirmation.

We had hoped that with the piling of the "iron horse" through the productive hills and valleys of our neighboring county its citizens, influenced by the peaceful examples of Knox and other flourishing mountain counties, might have turned their attention to the building of schools, churches, factories and good roads and letting bygones be bygones with their horrible sacrifices of human life and distressing cost to the law abiding members of the Commonwealth.

Mrs. Ofa Catron Woodward and little son, J. Walton, of London, are the pleasant visitors to Mrs. Archibald this week.

Sol T. Steele made a trip to Laurel county this week. Dr. Cox of Corbin and Judge Sampson were with him. Dr. Cox says Sol got such a good start talking to the boys about his race for County Attorney while yet in Knox county that he did not stop talking when he crossed the county line.

## Cumberland R. R. Company

### TIME TABLE

South Bound.

DAI LY

NO. 3, Lve. Artenus	10:30 a.m.
NO. 5, Lve. Artenus	4:40 p. m.
NO. 35, Lve. " Sundays	7:30 a. m.
NO. 37, Lve. " Sundays	4:30 p. m.

North Bound.

DAI LY

NO. 4, Arr. Artenus	1:20 p. m.
NO. 6, Arr. Artenus	6:45 p. m.
NO. 36, Arr. " Sunday	4:40 p. m.
NO. 38, Arr. " Sunday	6:45 p. m.

W. B. STARKE, Gen. Pass. Agt.  
T. H. Hayden, Gen. Mgr.

DAI LY

## Local Briefs

Mrs. W. H. McDonald, spent several days in Corbin this week.

M. Irvin Gilliam, was here Wednesday, and was smiling as usual.

Mr. Robert Ridnor, of Grays, one of Knox County's substantial citizens was in Town Wednesday.

Mr. and Mrs. W. S. Nicholson of Etowah, Tennessee, are visiting Mrs. Nicholson's sister Mrs. Jesse D. Tugge this week.

Squire B. F. Burch and his two little sons were in Cincinnati, for a day or two during Christmas week.

W. J. (Dugan) Riley was at home during the holidays. He is in the employment of the Looney Creek Coal Co. at Pee Vee, Ky.

Tom (Red) Gregory, who has been attending the Dental college at Louisville, is home on a vacation, he will go back to his class next Monday.

Vernon (legs) Faulkner, Associate Editor of the Hazard Herald, which has become a real Republican newspaper is here this week seeing his best girl and eating.

Dave Wilson left Wednesday for Louisville, taking his little son, Howard, to be operated upon for Mastoids, he will be taken to the Norton Infirmary.

Mr. John Ligon, son of Rev. J. W. Ligon was here during the holidays, he goes from here to Atlanta, Georgia, where he has secured a position with the Southern Railroad Company.

We have seen a communication of John W. Feltner, who our people will remember, and who lived here for some time, he is now living in Denver Colo., and he says that his health is failing him very fast.

"Old Tab" the mother of 104 children died on College Street Christmas day, she was liked and it is learned that her owner, Capt. William McDaniel shed tears when she shuffled off to eat heaven.

Mr. E. B. Irvin, who is here in Oil Business, made 20 little poor children happy Christmas day, by sending that number of baskets filled with nice things to eat.

On Christmas day the Boys came down from Middlesboro, Ky., and played a game of Basket Ball against the boys here, with the result that Middlesboro, got licked.

Mrs. John Henson, who has been here since September, and who has been very sick, left Monday for Corbin, and from there she will go to her home in St. Petersburg, Fla.

Mr. Roy England, son of Edward England, who left here some ten years ago, was here during the holidays, he is now grown, though when he left here he was a mere child, he visited his grand father, E. T. England.

Next Monday is Circuit Court, we will have a new Judge but as yet we do not know who it will be, a good man we hope. There will no doubt be a good lively bunch to make speeches, and in all probability the most part of the day will be taken up in dispensing hot air.



R. N. JARVIS

The many friends of Raleigh Jarvis will be pleased to know that he has been appointed as Secretary to Judge F. D. Sampson, and will go to Frankfort, Ky., where he will take up his work next Tuesday.

Mr. Jarvis is indeed a deserving young man and we congratulate him on his success. He was raised an orphan, his father having died when he was but a small boy and has, since that time, battled his way through life and has attained the high and exalted position of a member of the Knox County Bar.

In 1911 Mr. Jarvis went to work for J. M. Robison, one of the best lawyers in this part of the State, and soon made good and was admitted to the Bar in 1914.

The salary that this office pays, we are told, is \$1800.00 per year, and we predict that Mr. Jarvis will, as he has done in the past, make good at this position and that he will yet attain greater positions in life.

Mrs. John H. Lawson and her daughter Edna went to Louisville, Wednesday night.

Hon. W. R. Lay, went to Williamsburg Wednesday to look over the political game.

The little daughter of Mr. and Mrs. C. C. McClure is sick with typhoid, though she is not dangerously sick.

I have for sale a \$60.00 Organ that I will take half price for, and want to sell, call on or address, W. F. Gregory, Union College, 12-29-4t. Barbourville, Ky.

Edwin Scent who is now stationed at Lexington, is home with a lame leg, it having been operated upon, for bad veins. He came last Saturday, and will soon return to Lexington to take up his work again.

Henry C. Black, President of Johnson City National Bank was here during Christmas, to see the folks at home, it looks good to see Henry upon our streets, it makes one think of many happy hours spent in the long ago.

The Cumberland and Manchester, passenger service is in operation, and it might be well to tell you who has charge of its train: Ira Cook, engineer; Mr. Perkey, Fireman; Capt. W. F. Stewart, Conductor and E. V. Hammons, Baggage and express messenger, and it is stated that S. S. Peters is the Detective, he is the fellow who makes you behave, even if you don't want to.

Next Tuesday will be a real busy day in Barbourville, as the schools of the city will begin in earnest.

The Baptist Institute will open with the largest attendance in its history, and Union College will have a better attendance than it ever had before.

The Business school conducted by Prof. W. C. McNeil, will also open up with a bright prospect; the Spanish school that is conducted by Prof. G. Britten Lytle, we are told will be well attended; the High school will also resume its labors with its usual large attendance.

### Why Suffer?

We have discovered a wonderful cure of dyspepsia and indigestion, simple and harmless yet effective and permanent. Send \$1.00 for formula. You should have it always ready for emergency. It may save you untold suffering. C. S. Hart Medical Co. Oconto, Wis.

### For Sale Cheap

Having sold my farm; I have for sale all of my farm tools and machinery, 25 stands of bees and several empty stands, dairy outfit, cans, cooling tank and cooler, some hogs, sheep, 250 bushels of corn, spraying outfit, 1 wagon tank, one barrel tank, and spray pump, and many other things too numerous to mention, all at a bargain. B. F. Huls, Artemus, Ky. 12-15 4t.

### Paralytic Stroke.

Mr. Daniel B. Faulkner, a well known citizen and a man who has been very prominently known in Masonic circles for many years, had a paralytic stroke Tuesday evening. While he is suffering some it is not thought that he is in eminent danger. His son, Prof. W. C. Faulkner, rushed to his bedside and is there now, as well the other members of the family.

### Citizens of Knox County.

(Continued from first page.)

can bring our affairs so within our grasp that claims allowed within one year will not be carried over to the succeeding year and we will thus have established ourselves upon the plan of "pay as you go." This is correct business. There is no reason why Knox County should not have a strictly business administration, such as that the necessity of selling claims at a discount will be a thing of the past, but such as that will make every claim worth one hundred cents to the dollar, and in which only meritorious claims will be allowed.

I shall be glad indeed, to take an humble part in putting our fiscal affairs upon a sound business basis, and assisting in carrying them out upon strict business methods. It will not do to say this can not be done, it can be done. It is easy to ascertain the amount of funds to be collected for all purposes each year, and this information will aid the court in keeping expenditures so that they shall not exceed the sums to be collected.

I am a Republican because I believe in the principles of the Republican party. I was born and reared in Knox County. I am nearly twenty-six years of age. In my fifteenth year I passed the examination in the common school course and received a diploma from the proper authorities. At the age of six-

teen I entered upon a course in the University of Kentucky at Lexington. I graduated from that institution in my twentieth year and was awarded a diploma which conferred upon me the degree of A. B. In May 1913 I was admitted to the bar and thereafter took the required course of study in the Law Department in the University of Michigan and graduated there in June 1916 receiving the Degree of L. L. B.

If I shall be so fortunate as to receive your support and am selected to fill this position it shall be my pleasure to endeavor to repay you by rendering efficient and effective service to the people of our county.

Respt. Your Obedient Servant  
JAMES S. GOLDEN

### Cough Medicine for Children

Mrs. Hugh Cook, Scottsville, N. Y., says: "About five years ago when we were living in Garfield, N. Y., I doctor'd two of my children suffering from colds with Chamberlain's Cough Remedy and found it just as represented in every way. It promptly checked their coughing and cured their colds quicker than anything I ever used." Obtainable everywhere.

### Miners Wanted

Three mines are being opened up on the Kentucky & Tennessee Railway at Stearns, Ky. Places for two hundred men at once. For further information address, J. E. Butler, Gen. Mgr., Stearns, Ky. 12-29 4t.

### Explosives

DuPont Atlas Hercules & A blasting powder, all grades dynamite, farm powder, fuses, caps, and other blasting supplies in stock ready for immediate shipment at schedule prices. We are also in the market for all kinds of produce. Write us for prices cash on delivery. Reference, First State Bank, Bell National Bank, Chas. B. Byrley, Peoples Bank Bldg., Pineville, Ky.

### Casey-McDonald.

Wednesday night, at the home of M. Cannon, on Depot Street, Thos. McDonald, son of John W. McDonald, of Kettle Island, and Miss Ethel Casey, of Wilton, were quietly married, Rev. W. F. Gregory officiating. They went to the home of the groom yesterday evening.

Many happy years of wedded life for these young people is our hope and wish.

### Blue Grass Farm For Sale

I will sell the land at Buena Vista, near Bryantsville, Garrard County, Ky., between 1 p.m. 3 p.m., on Saturday Dec. 3, 1916, sell a fine Blue Grass farm to highest bidder on six months and twelve months time, well improved, containing about 10 acres of good corn, hemp, grass, and tobacco land, the G. W. Callebs farm. W. H. BROWN, Master Commissioner, Garrard Circuit Court

## UNION COLLEGE, BARBOURVILLE, KENTUCKY



ADMINISTRATION BUILDING

### Some Facts Concerning Union College

1. AN EXCELLENT FACULTY: work that stands the test anywhere.
2. Buildings Up-to-date, Sanitary, commodious, with modern equipment throughout.
3. Splendid Library: Complete Set Band Instruments; Three Laboratories—Biological, Chemical, and Physical—Not equalled anywhere in this section.
4. PURE WATER from deep wells—Tested every year and found free from all harmful germs.
5. STRONG, SUCCESSFUL NORMAL DEPARTMENT—Not excelled anywhere for quick, thoro, practical work.
6. SPECIAL HIGH SCHOOL CLASS for teachers and others entering after Christmas.
7. Ennobling Moral and Religious Influence. Entirely free from Doctrines and Sectarianism.
8. For every dollar paid in, you get Two DOLLARS in value.
9. State Certificate Course—Common Branches reviewed in Normal. Other subjects taught by College and Academy teachers.
10. Standardized Course in Music; High School Credits given for work done in Music.

A number of our students have tried other schools, and have come back to us better friends to Union College, and more enthusiastic in its support than ever before.

Union College is good enough for the rich, and yet cheap enough for the poor; both are equally welcome, and both receive exactly the same careful and courteous attention.

Board, furnished room, and tuition in Normal or grades, only \$36.50 a term.

"Cheaper than staying at home."

Over 35% of the teachers of Knox County, and a large number of those in other counties of the State, are former students of Union College.

### AFTER ANY SICKNESS

your nervous system is shattered; your strength is wasted; your digestion weakened, your blood impoverished.

## SCOTT'S EMULSION

is the rich tonic-food to nourish your nerve-centers, repair the wasted tissue, improve your blood-power, sharpen your appetite and gradually re-establish your strength.

Get SCOTT'S for yourself, or remind some ailing friend that SCOTT'S has proven these words for thousands of others. Look for this Trade-Mark.

Buy a bottle, Springfield, N. J.



## A Business Education Pays

PREPARE NOW FOR A GOOD POSITION.

### MCNEIL BUSINESS COLLEGE

Barbourville, Kentucky

School opens Tuesday, January 2, 1917, with new and up-to-date fixtures and expert teachers with years of experience, both in the school room and in business.

The latest systems are taught, in Bookkeeping, Accounting, Shorthand, Typewriting, Arithmetic, English, Spelling, Salesmanship, Business Law, Penmanship and etc.

Students may enter at any time, but are urged to begin with the class.

For further information call on, or write

W. E. MCNEIL, President.

### ARE WE BLIND TO THE FUTURE?

Drunk with prosperity the people have given you more years power to the Democrats. The press still continues, but we are already getting a glimpse of "the morning after the night before" in the terrible high cost of living. Millions of people whose incomes have not been flattened by war orders, or by higher wages attributable thereto, or by sale of farm products at inordinate profits, are about to face a winter of price aviation without equal in our history. What appeal does Democratic prosperity make to them?

But there is another phase of the situation: When the war ceases we will lose our war markets, and wages must return to a peace normal. We will no longer be able to unload wage advances onto belligerent purchasers. In addition to that, those who were our customers will become our competitors, under the present tariff-for-less-than-revenue policy; production will be curtailed here, and less will be paid to labor to meet a living cost which will show a discouraging fixity of purpose to stay up.

This gives added reason why we should return to the protective tariff policy at the earliest possible date. The farmer, the manufacturer, and the laborer are making their profits now, while the consumer groans under the weigh of expense added to his family budget, but if the end of the war catches us with the tissue paper tariff bill forced on to the country by President Wilson, industry will be stifled by foreign competition, the laborer will try to make reservations in the Hotel de Gink, and the Fleischmann free bread distributors will be the farmer's best customers. About that time the cost of living may gracefully parachute downward, but of what consequence is lower price if there is no money with which to buy?

The idea that President Wilson will try to end this war does not meet with much credence. The war has been the Democratic party's best friend--Philadelphia Inquirer. And it is one friend which is too husky for Mr. Wilson to bludgeon.

The chief difference between the Stars and Stripes and the suffrage flag that appeared at the Capital is that the former has never been torn down. Washington Herald. It has been torn down several times in Mexico.

An Illinois judge has ruled that "golf is not an amusement." It is President Wilson's method of disposing of a "crisis".

and Montana. To the Republicans must make a net gain of seven.

It is thought that Republicans will succeed Democrats in New Hampshire, New Jersey, Oregon, Illinois, Delaware, and Kansas, without much difficulty. Colorado and Montana would therefore become the battle-ground; and, even if neither of these States should respond to the Republican appeal, the Senate would then be equally divided and Democratic control would depend upon the deciding vote of Vice President Marshall.

In 1920, Oregon, Wisconsin, South Dakota, Nevada, California, Maryland and Colorado will center the Republican senatorial hopes. It is clear that the outcome then will be sharply in favor of the Republicans, even if the contest of two years hence should prove to be a draw.

### Danger Signal.

If the fire bell should ring, would you run and stop it or would you go and help put out the fire? It is much the same with a cough. A cough is a danger signal as much as a fire bell. You should no more try to suppress it than to stop a fire bell when it is ringing, but should cure the disease that causes the coughing. This can nearly always be done by taking Chamberlain's Cough Remedy. Many have used it with the most beneficial results. It is especially valuable for the persistent cough that so often follows a bad cold or an attack of the grip. Mrs. Thomas Beeching, Andrews, Indiana, writes: "During the winter my husband takes cold easily and coughs and coughs. Chamberlain's Cough Remedy is the best medicine for breaking up these attacks and you cannot get him to take any other." Obtainable everywhere.

### Tuesday Club

The regular meeting of the Tuesday Club was held at the home of Miss Gertude Black on Main St., December 12, 1916. Miss Black hostess and Mrs. Sawyer A. Smith leader.

The president presided. After the business session, Mrs. Smith took charge of the program for the afternoon. Roll call, Responses, Current Events.

### PROGRAM

1. Washington, The Nation's Capitol, Mrs. Hugh M. Oldfield; 2. Municipal Government of Washington and the social life of the people, Mrs. R. Bassett Minton.

3. The White House Family, Mrs. George W. Tye.

4. One of the Government's great engineering feats, "Panama Canal", Mrs. James S. Miller.

5. Period of Reconstruction (Fisk's U. S. History), Mrs. J. R. Tugge.

6. Recent Events (U. S. History), Mrs. Sawyer A. Smith.

7. Some features of progress, Mrs. Flem D. Sampson.

A delicious menu was served during the social hour which followed the afternoon work, the color scheme being pink and green, pink carnations (the club flowers) were effectively used in the decorations.

The next meeting will be held at the home of Mrs. G. W. Tye, on Knox street.

Please allow us to make this correction for the Ladies Aid M. E. Church. The books given to the parsonage library by Mrs. Thomas Gibson, were those of the late Rev. J. F. Hanner, who was formerly pastor of our church and not from her father's library as was reported.

### NOTICE

We are again ready to receive Hickory logs, cut 9 and 12 ft. long, either at our mill in Barbourville, or F.O.B. cars various railroad stations. Those having hickory for sale, see us promptly.

T. W. MINTON & SON,

### A SINKING FUND

### Of The Proposed NEW KENTUCKY REVENUE AND TAXATION LAW

**Constitutional Amendment.** The new law is in conformity with the Amendment to Section 171 of the Constitution authorizing the General Assembly to:

Classify property for taxation.

Fix the rate of taxation on each class.

Designate which classes shall be subject to local taxation.

**Permanent.** The new law provides for a permanent State Tax Commission to carry into effect the provisions and exercise supervision over the entire question of State Taxation. To devote the entire time to this question and assume the duties of the various boards and commissions now having authority to assess and tax property for State purposes at Frankfort.

**Rate of Taxation.** The new law fixes the rate of taxation on all taxable property for State purposes at forty cents on each \$100 of assessed value. Instead of one and one-half cents, as at present, on all classes of property excepting deposits in bank, which are to be taxed at ten cents on each \$100 for the purpose of encouraging thrift and savings and the circulation of money now sequestered because of excessive taxation. In other respects taxation for State purposes will be absolutely uniform on all classes of property, whether owned by the residents of towns or the country.

**Apportionment.** The apportionment for each item of expense remains unchanged, disbursed, and the General Expense Fund, the School Fund, the Sinking Fund, the Kentucky University and Road Tax will receive the same exact proportion of the revenue as heretofore.

**Real Estate.** Real estate will be taxed as at present and according to its locality in the country or towns and cities for State purposes at the uniform forty-cent rate for county towns and districts at the local rates set by the local authorities. The value of real estate depends on its location and surrounding improvements and should naturally contribute towards the maintenance of such improvements.

**Personal Property.** Personal property is registered, galed into classes and each class will be taxed uniformly, whether owned by the resident of a town or the country, for the purposes for which it is taxed.

**Money and Credit.** Money in hand, notes, bonds, accounts and shares of stock in foreign corporations having less than twenty-five per cent. of their taxable property in Kentucky will be taxed for State purposes only at the uniform forty-cent rate in lieu of all other taxation. Shares of stock in Kentucky corporations and foreign corporations having more than twenty-five per cent. of their taxable property in Kentucky are exempt from taxation, as the taxes are paid by the corporations.

**Machinery.** Farm implements and machinery, the machinery of manufacturing establishments, including raw material and product in course of manufacture, will be taxed for State purposes only at the uniform rate of forty cents in lieu of all other taxation.

**Mortgages.** Mortgages will be taxed for State purposes only at the uniform rate of forty cents, and if for a period exceeding three years, a registration fee of twenty-five cents on each \$100 will be required in order to secure revenue from foreign money lenders on long-term loans, as this is the only Kentucky tax they would have to pay.

**Banks and Trust Companies.** Banks and trust companies will be subjected to the same taxation as at present, but the State tax will be only forty cents instead of fifty-five, as at present, and the assessment will be made by the permanent Tax Commission instead of the State Board of Valuation. Banks have heretofore been assessed on a different basis of valuation from other property, and is not proposed to disturb this arrangement.

**Bank Deposits.** Bank deposits are placed in Deposits, a separate class and depositors will be taxed at the rate of ten cents on each \$100 on money deposited September 1, which tax may, however, be paid by the banks for their depositors or by the depositors themselves, and this resulting tax will cause a large increase in the deposits in banks, as money not so deposited will be subject to the State tax of forty cents.

**Railroads and Public Service Corporations.** will be assessed by the permanent Tax Commission and the taxes on the various classes of property they may own will be the same as for individuals--forty cents for State purposes only and such local taxes as the local authorities fix on property subject to same. The value of franchises will also be fixed by the State Tax Commission and the new law dispenses with all other State Taxing Boards and taxing privileges of other Commissions at Frankfort.

**Merchants.** Merchants will be taxed on their real estate and tangible personalty as heretofore, but at the lower State tax rate of forty cents, and such local rates as may be fixed by the local authorities. Notes, accounts and cash in hand will be taxed for State purposes only at the uniform forty-cent rate in lieu of other taxes and bank deposits at ten cents on each \$100.

**Manufacturers.** Manufacturers will be subjected to the payment of State taxes only on their machinery and raw material and product in course of manufacture, notes, accounts, cash in hand and other intangible personalty at the rate of forty cents, and bank deposits at ten cents on each \$100. Their real estate will be subject to State and local taxes as at present.

**Farmers.** Farmers will be subjected to the present taxation on their land and improvements, but the tax rate for State purposes will be forty cents instead of fifty-five. Agricultural implements and machinery will be taxed for State purposes only at the uniform forty-cent rate. Crops grown within the year are exempt from all taxation. Milk products will be taxed at ten cents on the hundred dollars, and this tax may be paid by banks. Cash on hand, notes and accounts, taxable bonds and stocks will be taxed for State purposes only at the uniform forty-cent rate.

**Livestock.** Livestock will be taxed as at present, but the State tax rate will be forty instead of fifty-five cents.

**Household Effects.** Household effects, including pictures, musical instruments, furniture, and jewelry, will be taxed as at present, but the State tax rate will be forty instead of fifty-five cents, and there will be the present exemption of \$250 for heads of families.

**ALL TAXPAYERS IN FAVOR OF A BETTER TAX LAW SHOULD WRITE TO THE GOVERNOR AND URGE HIM TO CALL A SPECIAL SESSION TO CONSIDER SAME.**

## Oil and Gas

### Maps of

Knox and Clay Counties

FOR SALE BY

J. A. McDERMOTT

PRICE \$1.00

### A SAFE TEST

#### Sheriff's Sale

For those who are in need of a remedy for kidney troubles and backache, it is a good plan to try Doan's Kidney Pills. They are strongly recommended by Barbourville people.

Mrs. Bertha Steele, Pitser St., Barbourville, says: "My back was so weak, I could hardly do anything and I felt run down and miserable. My ankles and limbs became swollen and the action of my kidneys was irregular. I used Doan's Kidney Pills, procured from the Costellow Drug Co. and they helped me, relieving the backache and other symptoms of kidney trouble."

50c, at all dealers. Foster-Milburn Co., Mfgs., Buffalo, N. Y.

### Can Bryan Lead His Party

Mr. Bryan adds his voice to those which are advocating the abolishment of the Electoral College. He speaks of the clumsiness of the present system and declares that some plan should be devised by which the voters can vote directly for the President". Perhaps Mr. Bryan can devise that plan. It will, of course be reached through an amendment to the Constitution and by appropriate legislation in Congress afterward. It should involve a Federal definition of the qualification of voters and it should carry a Federal guarantee of the right of all voters, duly qualified, to vote freely and to have their votes counted as cast. In such a modification of the electoral system Mr. Bryan will have the co-operation of his political opponents. But can he carry his own party that far?

Terms: Sale will be made on a credit of 3 months for the personal property, bond with approved security required, bearing interest at the rate of 6 per cent per annum from day of sale, and having the force and effect of sale bond.

This 2nd day of Dec., 1916.

S. L. Lewis, S. K. C.

### Good for Constipation.

Chamberlain's Tablets are excellent for constipation. They are pleasant to take and mild and gentle in effect. Obtainable everywhere.

### See The Old Reliable H. M. Hershburg (Dutch)

When you have  
HIDES, FEATHERS,  
JUNK OF ALL KINDS,  
EGGS, BUTTER,  
TURKEYS, CHICKENS  
AND GINSENG.

He Pays Spot Cash for any and all kinds of Produce; as much as any dealer in Louisville Cincinnati or New York.

Specialty in Furs-Opossum, E.

DON'T SELL UNTIL YOU SEE

PHONE 108

H. M. Hershburg